

EXHIBIT A

From: Harsh Sethi
Sent: Tuesday, July 17, 2018 10:59:40 PM
To: Dr. Frank Olsen
Cc: aron77@aol.com; rbonanno@optonline.net
Subject: Serious violation being perpetrated at QHPNY

Hi Dr. Olsen

I have been asked to report to you from now on, which I believe is a good thing for QHPNY. But that cannot be said for our compliance and our compliance director Sabiha Khan aka Nagamia. There are major compliance issues that I believe, were aggravated with Sabiha Khan becoming the compliance officer. I hope you can talk it out with Dr. H Khan about it as no one listens to me as Manager MIS, and the Khan family gets upsets with me and shuts me off, threatens, harasses ridicules or outright retaliates if I report or bring compliance issues/violations to them. Lately Safia Khan our Sr. Exec. VP has been retaliating herself and now thru Richard Clark and her sister our Compliance director Sabiha Khan aka Nagamia for serious non-compliance issues that were are being reported by me. All I'm trying to do is good for the company letting them know what they are doing I believe is not correct and or outright compliance violation and or illegal.

Lately I'm told I'm not to act a detective when I followed all policies as directed by HR/Richard to report two employees for major violations involving compliance violation, violation of QHPNY policies and HIPAA and PHI violations. I'm told if I see non-compliance I need to bring it only to Safia Khan's attention and not to involve our HR, against all policies. And I'm not informed as to what was done about it. But then Sabiha Khan aka Nagamia comes along and ridicules me in front of the company employees demanding explanation and logs from me as to HR intervention and what was done about the non-compliance violations reported.

Then again per policy we in MIS are required to update systems, and check all systems for virus definitions and updates and we need to check, set and configure computers so that we can access all systems remotely to troubleshoot and perform other helpdesk activities. But while we were performing our duties and doing our jobs getting the systems updated and ready for DFS audits as directed by Dr. Khan, just because I had reported two employees for deliberate violation of policies, compliance and HIPAA/PHI violations, about which HR did nothing per Richard on Safia Khan's orders, I received a call from Safia Khan threatening me not to touch any computer what so ever without her permissions. I reported the retaliatory threatening call from Safia Khan to HR/Richard as retaliation. But then again I received an email from Richard on Safia Khan's orders, per Richard,

questioning me on why we were working on users computers. Sabiha Khan and Safia Khan then ridiculed me in front of everybody demanding logs for reported incidences and violations, HR intervention and the outcome. I walked up to ask Richard what was done about my reporting the violations and was told by Richard nothing was done. So I submitted the MIS log stating facts which upset both the Khan sisters and which log I believe was swept under the rug rather than taking any action per policies.

Meanwhile I get a text from Dr. H Khan directing me, against QHPNY policy, not to involve HR in reporting compliance, policy, HIPAA, PHI violations just bring it to Safia Khan, who being the owner herself does nothing about such serious violation other than retaliating against me and harassing me along with Richard/CFO HR. But then Dr. H Khan's own daughters selectively involve HR/Richard in communications themselves who in turn joins them in retaliation against me for reporting serious violations. All this was informed to HR/Richard but then I get an absurd out of line email from HR/Richard wanting to know why is MIS working on users computers, per orders from Safia Khan in retaliation.

I believe you are aware and realize that such behavior is the very reason DFS and CMS does not allow MIS under them and as you are aware that it is a requirement of DFS and probably of CMS also for MIS to maintain a record of all orders from the management and especially all orders from the active and passive owner/management.

I understand you all have been in insurance business for 30 or so years but:

1. I believe that does not change how governmental agencies and state and federal authorities look at compliance and or general violations.
2. I believe that does not change how governmental agencies and authorities draw the line between ignorance and deliberate and or between legal or illegal. The standards for genuine mistake, ignorance and legal or illegal remain the same no matter what business and more so for such insurance company.
3. And I believe governmental agencies and authorities draw very fine but distinct line between when a compliance violation becomes just an issue of non-compliance or crosses the line to deliberate deception and or illegal.

To begin with I believe one of the major compliance issue now facing QHPNY is the fact itself that Sabiha Khan aka Nagamia as a family and part owner of the company has taken over as compliance officer at QHPNY while stating that Safia Khan cannot be a compliance officer for the same or similar reasons.

1. I believe per CMS and other agencies requirements Khan family member and or any owner (active or passive) cannot be in compliance dept., be a compliance officer and or control or dictate compliance dept.
2. I believe per CMS and other agencies requirements Khan family member or any owner cannot have access to compliance hotline, mailbox or the confidential drop box.
3. I believe per CMS and other agencies requirements changing names first name or last name or maiden name to married name is not a problem or an issue as long as it is not done with an intent to mislead, omit and or deceive and or misrepresent. Intent is the keyword here for the authorities.

4. Lastly I believe per DFS and MIS and other agencies requirements and previous violations listed no member of a family can have hands in all four pockets without declaring them as affiliates rather than misrepresenting them as "vendors" or "delegated entities" or "contractors". There are very specific guidelines and requirement as stated by state and federal agencies for such entities and even by IRS and I believe QHPNY has already been warned on such violation previously by DFS.

I had approached Dr. HK with the entire public documentation of last DFS audit report and had offered to correct them at least where MIS was concerned but was retaliated upon by Safia and Dr H Khan by bringing Juan Ley over me as the associated Director MIS blocking and denying my promotion to the position of Director MIS as was promised during my hire, just because I brought up some major issues/violations.

I have tried many times to bring such issues up but was always ridiculed harass and or threatened and or outright retaliated upon. Lately I have found another major compliance/policy/HIPAA/PHI violation that now has also taken a shape of another major data breach. But nothing is being done about it as I believe the QHPNY compliance director Sabiha Khan who is now using her married name Nagamia only with intent to conceal her identity and ownership in companies, herself is involved in it. I believe this breach was knowingly initiated and propagated behind my/MIS's back deliberately for obvious reasons by Sabiha Khan via her employee at Delta, which I believe violated every compliance policy HIPAA and PHI and data breach and Sabiha Khan is on the forefront of this violation, while Safia Khan was made aware of it but nothing has been done about it. Please keep in mind CMS, DFS and probably the NY State itself requires such data breach to be reported by the Management and or MIS which I believe is now you as CEO and my immediate boss to whom I am supposed to report. It has now become another major issue for MIS all over again.

I believe Sabiha Khan/Nagamia as representative of Delta and or Ultimed has set up a private server somewhere in Florida and had one of her Delta employee breach QHPNY network, without QHPNY MIS's knowledge and or authorization, who logged into a user's computer, roamed around our QHPNY network and database and set up and configured the deliberate breach thru which every medical record of every QHPNY member I found was being transferred to our now compliance director Sabiha Khan aka Nagamia on her private server either in the name of Delta or Ultimed or some other company. There is much more to this kind of activity but no one in the Khan family wants to hear about it from me, and it has now become a serious MIS concern when I found QHPNY data was/is being manipulated behind MIS's back without QHPNY MIS knowledge and or authorization by none other than our own compliance officer Ms. Sabiha Khan/Nagamia. This is not good for QHPNY. I believe QHPNY management should not be digging the same hole deeper and expect to get different results. Rather than not indulging in such violation and improper/illegal activity causing major data breach involving all members of QHPNY and or taking swift action to stop the breach, QHPNY now goes and hires Sabiha Khan as the compliance director now being stated as Sabiha Nagamia with an intent to mislead, misrepresent and or to outright deceive QHPNY employees/members, CMS and all the concerned state and federal agencies and further suppress such data breach by retaliation upon MIS. It was amazingly surprising as Ms. Sabiha Khan aka Sabiha Nagamia already has a prior arrest record which I believe also disqualifies her to act as the compliance officer under any HMO not just QHPNY but still continues attempting to deceive all concerned state and federal agencies including CMS and DFS. And Sabiha has been using her maiden name throughout her marriage earlier. In fact we have now multiple accounts in our systems some as Sabiha Khan and now as Sabiha Nagamia the compliance director. But the Khan family expects me/MIS to lie to the CMS and or DFS if any such issues come up during any audit interview. What are we supposed to do at MIS, if we show concern Dr. H Khan, Safia Khan and our compliance officer do not want hear anything or do anything.

There are multiple data breaches at QHPNY that have come to light especially the data breaches of QHPNY being perpetrated at the back end in India. But our Operating officer and senior executive vice president Safia Khan or our compliance director Sabiha Khan aka Nagamia do not want to do anything about it other than retaliating against me/MIS. The entire Khan family has been aware of the breaches via India but do not even want to disclose to CMS or DFS or to any concerned state or federal agencies that QHPNY data and data base is being manipulated in and via India and have tried to coerce, intimidate, harass and threaten me and other employees at QHPNY not to mention India to any concerned state and federal agencies.

Although the Khan family including our Sr. Exec. VP Safia Khan and our Compliance Director are fully apprised of the breaches and the improper and or illegal activity and have been fully aware of QHPNY data and database being manipulated and breached in India, which member data is then also being used in USA by some of the other companies who I believe are involved in fraudulently advertising their service to the innocent members (against member contracts and QHPNY policies) by misrepresenting QHPNY and using its board of directors' names on mailings mailed to all members, which might now also be considered mail fraud. One such mailing MIS/I found was done under Dr. Bonnano's name. There are numerous other such activities that are gross violations where I have found that I as the manager MIS is just being used as a front while data manipulation is being done by the Khan family including both the Khan sisters at the back end under the umbrella of QHPNY MIS and Manager MIS.

Now the Khan family is using a company name Ultimed (an affiliate that QHPNY MIS is being intimidated coerced and threatened to deliberately misrepresent as a vendor/delegated entity) and as usual comingling QHPNY assets, employees and premises, member data/phi and Qhpny database accesses in direct violation and conflict of interests is in progress. While MIS is expected to keep shut and not report any violation or is retaliated upon by the Khan sisters. I found the company domain name is owned by none other than our compliance officer Ms. Sabiha Khan aka Nagamia. All such so called delegated entities/vendors etc. named MCA, House Call Telemed, Kappa, Medly care, are controlled by none other than by Dr Haider Khan and the Khan sisters our compliance officer and our Sr. Exec.VP, that I believe are manipulating both finance and HR and channeling QHPNY income/funds via Safia Khan, Sabiha Khan aka Nagamia and Mr. Richard Clark CFO/HR at QHPNY and showing it as vendor expense for its own affiliates MCA, House Call Telemed, Kappa, Medly care etc with some running under the umbrella of Delta Medical Care that is being misrepresented as vendor/delegated entity for QHPNY against DFS and or CMS regulations and QHPNY MIS is being used as the front for all such activities and violations and I as Manager MIS is retaliated upon for questioning any of the above named and or showing concern and or reporting HIPAA/PHI, compliance violations, fraud, data breach which might also now include violations under waste and abuse. But I believe Dr. Olsen you are aware of most of it but no corrective actions have been taken yet by our Sr. Exec VP Safia Khan and or our compliance Director Sabiha Khan aka Nagamia.

Dr. Olsen I regretfully inform you that no employee at QHPNY finds itself in any position to report any compliance violation, issue and or waste and abuse to QHPNY compliance department when it is being headed by Sabiha Khan as Nagamia. And no member reported violation compliance or otherwise will/would get thru or taken care of as long as Sabiha Khan or Sabiha Nagamia heads the compliance department at QHPNY. And this itself has now snowballed as the major concern for not just MIS but for every employee in the company and as MIS Manager I believe is one of the major deliberate violation perpetrated by QHPNY and initiated by none

other than our own compliance director Sabiha Khan aka Nagamia, and that falls under the specific category of violation committed by QHPNY management knowingly and deliberately as does the data breach for not only not reporting such violations to the concerned authorities but instead persistently continuing allowing of such activity time and again. And I regretfully inform you that Mr. Richard Clark as CFO/Controller and HR Director is fully aware of the above but is as usual knowingly and or deliberately aiding and abetting the Khan family and more so the Khan sisters in all such activities. Mr Richard Clark is also involved in aiding and abetting the Khan family in retaliations against me and other employees.

So I recommend if you get a chance talk to whoever you see fit on the board of QHPNY to make them understand that there is a right way of doing things and a wrong way and, a fine line but a very clear line for State and federal agencies and authorities defining that includes going after the "intent". I've reported to Richard as HR but Richard /CFO/HR who I believe is manipulating not just Finance but HR records also for the entire Khan family, instead aided and abetted the Khan sisters Safia and Sabiha Khan/nagamia and the entire Khan family to retaliate against me. Richard Clark I believe is now running QHPNY finance and HR departments of QHPNY as a proxy for Safia and Sabiha Khan/Nagamia, who are now using him as a front under HR also to manipulate employee records and retaliate and harass and threaten me and any other employee they so choose, and now even more so when Sabiha Khan/Nagamia is now using Richard as her tool and proxy under the umbrella of so called compliance to threaten or harass employees. Dr. Olsen I did request Richard Clark CFO/HR to stop such retaliation as I believe you also are aware that ignorance is not a defense and knowingly aiding abetting might be a violation at a minimum but more so considered a felony at the max end.

Safia Khan and, Sabiha Khan I believe are leading QHPNY to the same hole it originated from and have made major violations a joke but at employees' expense. But I cannot let such activity continue under my watch as the manager MIS. Per State and federal requirements I as the manger MIS so are you as the CEO of QHPNY are supposed to report this kind of activity and data breach but I don't want to be threatened, harassed, ridiculed and or retaliated upon as am already being retaliated upon by the entire Khan family for reporting some major violations and issues previously, which has taken a toll on my health and my family, so Dr. Olsen I would rather report these to you in a good faith attempt, as my boss and the CEO of the company and once again appeal to you to take corrective actions and put a stop to all such activities, violations and retaliation. It is advisable that you as the CEO put a stop to all such activities and or to report the violations as is to the concerned state and federal agencies and then take immediate corrective actions rather than conceal them as the Khan family and Richard Clark have been doing with intent of deception.

Even after being told that you Dr. Olsen is my boss and I'm to report to you I'm getting non-compliant and improper orders from Safia Khan and Sabiha Khan with Dr. HK butting in with orders telling me to do as told to you by Executives and Compliance Officer (which is basically Safia Khan and Sabiha Khan), who I believe themselves are either initiators, triggers or knowingly and deliberately outright involved in non-compliance activity, waste and abuse, knowing and deliberate violations of PnPs, HIPAA and PHI and various other serious violations which might include but are not limited to:

1. Compliance violations
2. Waste and abuse
3. Labor laws violations
4. Fraudulent Misrepresentation
5. False advertisements

6. Data Breaches
7. Discrimination
8. Illegal or improper activities
9. Coercion of employees into illegal activity with intent to deceive governmental agencies
10. Retaliation and abuse of employees
11. Data, database, finance and HR manipulation
12. Employee harassment
13. Expensing affiliates and its employees as vendors/delegated entities/private contractors and or consultants channeling QHPNY funds to its affiliates and its employees while deliberately running QHPNY underemployed.

Dr. H Khan states he is in control of QHPNY, one day declares himself the owner of the company that is the reason he is in control, yet another day he states he is the Director MIS of QHPNY and that is why he is in control and that QHPNY employees/ MIS dept. should all report to him, then he calls himself the coach one day and now again the owner of the company. So who am I supposed to listen to there are 4 bosses now and I believe I am being used as a front to cover their tracks. Both Khan sisters Safia Khan and Sabiha Khan/Nagamia are bossing MIS and there is I believe a tug of war going on at QHPNY to boss MIS and me even though I am being told you Dr. Olsen as the CEO is my only Boss to whom I directly report.

I believe QHPNY is facing major compliance violations and other serious violations not because of MIS or other QHPNY employees but because of Khan family itself. As there are no employees or departments left in QHPNY. Money I believe as stated earlier is being syphoned to other affiliates misrepresented as vendors and so called delegated entities like Delta, MCA, HCT, Medly, Kappa and now Ultimed by and for Khan family's personal gains, while QHPNY is deliberately being underemployed and its employees are either being coerced abused harassed or forced to do multiple peoples jobs at QHPNY. Employee turnover is over 300%. There is no UM dept. left at QHPNY. People are frantically employed at the time of annual enrollment period or at the time of any audit but then employees are fired on excuses or to avoid benefits as soon as the aep or an audit is over and those left are harassed or abused to over work and do 3 to 5 other peoples job. All this is nothing new you are aware of this so how can the Khan family now ridicule and point fingers at MIS or other employees for their own doings. Do they really still believe the governmental monitoring agencies are that stupid.

Dr. Olsen, most of the above violations you are and have been already aware of. But I would recommend that you take immediate corrective actions and need to report to the concerned agencies as per the requirements I believe placed on MIS department and the QHPNY under the laws, regulations, non-compliance/HIPAA/PHI and or waste and abuse. But no matter what, data breach, manipulation, compliance violation, coercion, harassment, abuse and retaliation against me and other employees need to stop immediately and immediate corrective actions are imperative. I will not allow myself or MIS to be used as a proxy and or a front for the Khan family's deliberate violations improper and or illegal activities and will not allow myself anymore to be retaliated upon or harassed or abused or coerced by anyone anymore including Dr. H Khan, Safia Khan, Sabiha Khan or Richard Clark, whether in the name of any owner of QHPNY or its affiliates like Delta, MCA, HCT, Medly, Kappa and now Ultimed or in the name of Executives or Compliance officers, MIS director or any coach, basically the entire Khan family.

I believe Dr. H Khan has lost clarity and gotten too emotional and harassing employees in an attempt to over protect his daughters even when they are wrong and or non-compliant and or in deliberate violations of State

and Federal regulations and law's, but it cannot be allowed on employees' expense, thus I believe Dr. H Khan should stop coercing employees to lie to the concerned state and federal agencies on his or his daughters'/family's behalf and I believe under Dr. H Khan's umbrella Ms Sabiha Khan aka Nagamia is not in a position to hold any position at QHPNY or control the compliance department in QHPNY for multiple reasons, some of them I've stated or listed above. And I believe both Safia Khan and Sabiha Khan are not in a position to manipulate HR and Finance and run MIS dept. by proxy and to coerce, harass, abuse and or retaliate against employees that are trying to point them in the right direction. I do not believe the Khan family is in a position to point fingers at MIS or other employees for QHPNY's program audit failures, because I believe it is the Khan Family (Safia Khan, Sabiha Khan aka Nagamia and Dr. Haider Ali Khan themselves are to blame as long as they deceivingly and persistently keep trying to base their success on lies, frivolous activities, deception and deliberate compliance violations and lying to the to the governmental entities/agencies and authorities like DFS/CMS/DOH/DOS/IRS for personal gains.

Dr. Olsen, I believe MIS dept. and I at QHPNY are being coerced, harassed, abused, discriminated threatened and intimidated by Safia Khan Sr. Exec VP/operating officer and owner, Sabiha Khan aka Nagamia our compliance Officer and owner, Dr. Haider Ali Khan (QHPNY MIS Director, Owner, coach and outright controller of QHPNY and its other affiliates being misrepresented as Vendors/delegated entities/contractors, and Mr. Richard Clark CFO/HR.

Mr. Richard Clark in fact has deliberately denied me and QHPNY employees the opportunity to enroll in Health benefits plans by refusing to offer such benefits to all employees of QHPNY during open enrollment period for two straight years under the leadership of Safia Khan, which might be considered improper and non-compliance at minimum and outright illegal and fraud at max.

As stated herein above, Mr. Richard CFO and HR I believe has been manipulating HR records and harassing MIS and other employees for Safia Khan and or Sabiha Khan and I believe is outright aiding and abetting the Safia Khan, Sabiha Khan and Dr. Haider Khan in manipulating QHPNY finance for the Khan family aiding and abetting them in channeling QHPNY funds to their fully controlled affiliates including but not limited to MCAIPA, House Call Telemed, Kappa, Medly Care, Ultimed under the umbrella of Delta Medical Care or otherwise, and might be fraudulently involved in aiding and abetting Safia Khan, Sabiha Khan aka Nagamia and Dr. Haider Khan to illegally misrepresent such Khan family controlled affiliates as vendors/delegated entities/contractors/MSO channelling QHPNY funds for them.

Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan aka MIS Director/owner/coach and Richard Clarke refuse to declare their known involvement of India and their affiliates in India being used to manipulate QHPNY data and database and are coercing, harassing and intimidating Me/MIS not to mention India operations or its involvement in manipulating QHPNY data and database.

In fact per Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan aka MIS Director/owner/coach and Richard Clarke's orders I/MIS is persistently being coerced, harassed and intimidated to comingle users in India with QHPNY users who have been provided full unrestricted unmonitored administrative access to QHPNY servers, Data and database against all QHPNY PnPs

and who are used to manipulate QHPNY data and database without QHPNY MIS/my knowledge and or authorization. Due to such improper actions by the Khan family QHPNY MIS is not in control of QHPNY MIS as a whole and I regret to state that QHPNY MIS has no actual control on any MIS activities at QHPNY as it is being manipulatively being misrepresented by the Khan family, Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan aka MIS Director/owner/coach who are indiscriminately being aided and abetted by Mr. Richard Clark who is the CFO/Controller and HR Director. In fact MIS at QHPNY now is totally at a loss as to who in India and or in any affiliate and or in so called vendor company are the users and have what access to what in QHPNY data and data bases as most of them comingled and are sharing their login credentials especially in India where I believe the QHPNY data and database is being manipulated and where major data breaches are occurring, originating from and in some cases deliberately being triggered and or propagated from without MIS knowledge or control over it.

MIS at QHPNY is ordered one day by Mr. Richard Clark CFO/HR to show Delta Medical care as a QHPNY IT relevant vendor to DFS/CMS and other concerned state and federal agencies for audit and or otherwise, then again the next day MIS gets an order from Mr. Richard Clark and the Khan Family not to show Delta as a QHPNY vendor, misrepresenting it as some delegated entity while both QHPNY and Delta and all other affiliates shown as vendors are closely and fully controlled by none other than Dr. Haider Khan aka MIS Director/owner/coach aided and abetted by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and or Richard Clark CFO/HR of QHPNY.

MIS at QHPNY gets harassed, abused, ridiculed, threatened and retaliated upon every time it brings up issues data breaches and issues and violations related to India but then MIS is being forced, coerced, harassed and intimidated to take full ownership of MIS activities and it PnPs as a front for the entire Khan family, when in reality MIS day to day activities are fully controlled by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan as MIS Director/owner/coach and I as MIS manager and even you Dr. Olsen as the CEO and my boss, I have noticed has no say in it. This needs to stop and sooner the better as it is not good for QHPNY, Khan family or employees or for members of QHPNY and in fact I believe it is totally detrimental to QHPNY business and its contracts with CMS and might even be considered as illegal activity by the feds.

I as the EPOC at CMS for QHPNY is being forced, coerced and intimidated by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan to approve any comingled affiliate/vendor employees for access to QHPNY data via CMS portal no reasons given no designations given and no paper work provided nor any PnPs followed. MIS at QHPNY is being coerced and intimidated by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan to enter and show such affiliates/vendors' employees in MIS systems as QHPNY employees. In fact I as the MIS manager at QHPNY is being forced, coerced and intimidated by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan to give unrestricted unmonitored access to all QHPNY systems to any or all comingled affiliate/vendor employees for unrestricted access to QHPNY data but then again I as the MIS manager at QHPNY is being forced, coerced and intimidated by Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and Dr. Haider Khan to take ownership of liabilities for all improper MIS activities violation its PnPs and security while these people are going behind my back and manipulating QHPNY database via their affiliates and users in India and under Delta or other shell companies in the name of diversification. Channelling QHPNY funds to delegated entities which are as stated fully controlled by the Khan family who I believe have

hands in all pockets and manipulating QHPNY via MIS to syphon QHPNY MIS funds to their other pockets by fully controlling manipulating QHPNY its employees, MIS activities and in fact all other QHPNY activities and departments at QHPNY for the Khan family's and its affiliates personal gains. And the above named coerce, threaten, harass, abuse intimidate and or outright retaliate if questioned. I am being forced and or coerced and or threatened and or intimidated by Dr. Haider Khan to cooperate with the above executives namely Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and CFO/HR Richard Clarke in all their improper activities concerning MIS at QHPNY or else. I am being forced, coerced threatened and intimidated by the Khan family including our sr. Exec VP Safia Khan and our compliance director Sabiha Khan to cooperate with their undisclosed affiliates and users in India and their other affiliate employees in their improper activities giving them unrestricted access to QHPNY systems, servers and network, providing them with complete and full control of QHPNY network its systems, servers, data and database and fulfilling their all MIS access demands without questioning and or following any PnPs.

In fact I believe employees like Jennifer Tomlinson and Beth Socoski might have been casualties of some of such improper activities and or harassment and or abuse and or retaliation by the above named executives namely Safia Khan QHPNY Sr. Exec Vice President and or Sabiha Khan QHPNY Compliance Director and CFO/HR Richard Clarke. I have seen 5 compliance directors come and go at QHPNY under Safia Khan in past 2 years and am sure all of them were deliberately kept in dark of the above executives improper MIS activities in USA and in India and were being provided just the selective information as the compliance director but were made to take ownership and liability for QHPNY activities without them knowing that they were just being used as a front to conceal actual activities especially MIS concerned activities that were taking place behind the scenes.

Dr. Olsen it is with regret that I inform you that as MIS Manager after persistently requesting for past nearly 3 years the control of QHPNY database, its structure, its tables and elements to take control and implement verification procedures of its reporting and the reports that I believe are being manipulatively and or erroneously being generated in India, I have been consistently denied that control even though I am being forced, coerced and or intimidated to fraudulently lie and take liability ownership of any such reports if questioned at any audit by any concerned state and or federal agency without bringing into picture or mentioning India and or declaring QHPNY's activities and reports being manipulatively being processed at the backend in India.

Dr. Olsen I believe this needs to stop and I believe the sooner such improper activities /deliberate violations stop the better it is and or will be for QHPNY as a whole. The intent of the above here I believe is to deceive which negates anything and everything done or being done by our so called compliance department, Finance, HR, run by Safia Khan and Sabiha Khan. And unless QHPNY changes course for the better and fast, I believe the penalties especially for known and or deliberate offence/violation/illegal activities are retroactive and more so when allowing such activities to continue knowingly and or deliberately and might even be considered illegal and or criminal. The current compliance audit went downhill from the moment Safia Khan, Sabiha Khan and Richard collaboratively coerced and forced employees to forge compliance tests backdating them for CMS audit. Now which part of this and retroactive penalties don't anyone understand after claiming 15+ years of experience.

Like I said QHPNY under Safia Khan and Sabiha Khan aka Nagamia failed the CMS program audit even before the audit began, when they along with Richard Clark our CFO/HR forced, coerced, intimidated employees and demanded from employees to forge compliance tests with by back dating their compliance tests and sign with false dates for two years and they knowingly did not declare with intent to deceive the employees, members and CMS auditors, that Sabiha Khan aka Nagamia is one of the owners of QHPNY that might also have hands in both Delta Medical Care's and now Ultimed's pockets, which are affiliates misrepresented as vendors and or delegated entities to channel QHPNY funds there at the expense of QHPNY which is now severely but deliberately under employed.

Dr. Olsen I believe as the CEO and my boss you are aware of most of the above violations but no action has been taken as of this day. I advise you to take immediate and appropriate action and implement corrective actions and report the violations and breaches as required under CMS, DFS and all other concerned state and federal regulations. I believe Data breaches of such proportions are also required to be reported to DOS and other federal authorities and the members of QHPNY need to be informed of all such data breaches that involve the members personal and PHI information.

You state it's just business nothing personal. I beg to differ as stated the above activities and the coercion, threats, harassment, abuse discrimination and retaliation has taken a toll on my health and has affected me and my entire family and I take that to be very personal.

Thank You,
Harsh Sethi
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Raise a Flag! Report Compliance or Fraud, Waste and Abuse ("FWA") concerns to Quality Health Plans of New York, Inc.,
Anonymous Compliance Hotline- 1-877-303-1768.
Email: compliancemail@qualityhealthplansny.com
Note: There is no retaliation against someone who reports a compliance or FWA concern in good faith.

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